Docket No. 1075.1123

Serial No. 09/447,658

a management apparatus, communicably connected with each of said ATMs via an exclusive line, managing the transactions performed by each said ATM; and

a message depository, communicably connected with said first ATM via a public communications network that is separate from the exclusive line, storing the message input by said message input section of said first ATM,

said first ATM sending said message to said message depository via said public communications network for storage, and also sending remittance information and depository information, which indicates a site where said message is stored in said message depository, to said management apparatus via said exclusive line for management purposes.

21. (ONCE AMENDED) An automated financial transaction system comprising:

a plurality of automated teller machines (ATMs) performing various transactions responsive to operations by customers, said ATMs comprising a first ATM having a message input section to input a message for a remittance destination during a remittance transaction;

a management apparatus, communicably connected with each of said ATMs via a first line, managing the transactions performed by each said ATM; and

a message depository, communicably connected with said first ATM via a second line that is separate from said first line, storing the message input by said message input section of said first ATM;

said first ATM sending said message to said message depository via said second line for storage, and also sending remittance information and depository information, which indicates a site where said message is stored in said message depository, to said management apparatus via said first line for management purposes.

41. (ONCE AMENDED) An automated financial transaction method, comprising: inputting a message for a remittance destination during a remittance transaction at an automated teller machine (ATM);

sending the message for storage from the ATM to a message depository via a public communications network; and

sending, for management by a management apparatus, remittance information and depository information, which indicates a site where the message is stored in the message



